IN THE UNITED STATES PATENT AND TRADEMARK OFFICE Group Art Unit 3695

Appl. No. : 09/653,595

Confirmation No. : 4590

Applicant : Ruth Marie Tritz et al.

Filed : August 31, 2000

Title : METHOD AND APPARATUS

FOR EVALUATING A FINANCIAL ACCOUNT

APPLICANT

TC/A.U. : 3695

Examiner : Narayanswamy Subramanian

Docket No. : 025213-9023-01

Customer No. : 023409

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

This communication responds to the Office action mailed October 8, 2008 and is filed within the three-month period for response. Charge or credit Deposit Account No. 13-3080 with any shortage or overpayment of the fees associated with this communication.

Please amend the application as follows: